

UNITED STATES BANKRUPTCY COURT DISTRICT OF HAWAII

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/29/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michelle Annette Lohrey
6330a Ibis Av
Ewa Beach, HI 96706

Case Number:
10-02331

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-7531

Attorney for Debtor(s) (name and address):

Stuart T. Ing
Law Office of Stuart T. Ing
1330 Ala Moana Blvd., Ste 301
Honolulu, HI 96814
Telephone number: 808 521-6600

Bankruptcy Trustee (name and address):

Dane S. Field
P.O. Box 4198
Honolulu, HI 96812
Telephone number: 808.232.8788

Meeting of Creditors

Date: **August 31, 2010**

Time: **12:30 PM**

Location: **US Trustee Meeting Room, 1132 Bishop Street, Suite 606, Honolulu, HI 96813**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/1/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1132 Bishop Street
Suite 250
Honolulu, HI 96813
Telephone number: (808) 522-8100

For the Court:

Clerk of the Bankruptcy Court:
Michael B. Dowling

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: 7/29/10

EXPLANATIONS

B9A (Official Form 9A) (12/09)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	<p>The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.</p> <p>A statement asserting that the debtor is ineligible to receive a discharge because 11 U.S.C. § 522(q)(1) may be applicable must be filed not later than the deadline to file a complaint objecting to discharge.</p>
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Trustee's Sale of Property Under \$2,500	Unless an objection is filed within 21 days after the date of this notice, the trustee may sell property of the estate without further notice or hearing if the property's aggregate gross value is less than \$2,500.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0975-1
Case: 10-02331

User: joni
Form ID: b9a

Page 1 of 2
Total Noticed: 35

Date Rcvd: Jul 29, 2010

The following entities were noticed by first class mail on Jul 31, 2010.

db +Michelle Annette Lohrey, 6330a Ibis Av, Ewa Beach, HI 96706-3332
aty +Stuart T. Ing, Law Office of Stuart T. Ing, 1330 Ala Moana Blvd., Ste 301,
Honolulu, HI 96814-4263
1031657 +Amex, C/O BECKETT & LEE, Po Box 3001, Malvern, PA 19355-0701
1031658 +Amex, C/O BECKETT AND LEE LLP, Po Box 3001, Malvern, PA 19355-0701
1031665 +Chex Systems Inc., Attn: Consumer Relations, 7805 Hudson Rd. Ste 100,
Woodbury, MN 55125-1703
1031666 Department Of Taxation, Attn: Bankruptcy Unit, Po Box 259, Honolulu, HI 96809-0259
1031671 +Equifax Credit Information Service, Po Box 740241, Atlanta, GA 30374-0241
1031673 +Finance Factors, 1164 Bishop Street, Honolulu, HI 96813-2810
1031674 +Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
1031675 +Frd Motor Cr, NATIONAL BANKRUPTCY CENTER, Po Box 6275, Dearborn, MI 48121-6275
1031679 Gemb/qvc, ATTENTION: BANKRUPTCY, Po Box 103101, Roswell, GA 30076
1031680 George Lohrey, Po Box 2662, Kamuela, HI 96743-2662
1031682 +Gmac Mortgage, ATTENTION: BANKRUPTCY DEPT., 1100 Virginia Drive,
Fort Washington, PA 19034-3204
1031681 +Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300
1031684 +Law Office Of James West, 6380 Rogerdale Rd. Ste 130, Houston, TX 77072-1647
1031685 Telecheck, 6200 Sourth Quebec St., Greenwood Village, CO 80111
1031686 +Transunion, Po Box 2000, Chester, PA 19016-2000

The following entities were noticed by electronic transmission on Jul 30, 2010.

tr +EDI: QDSFIELD.COM Jul 29 2010 21:13:00 Dane S. Field, P.O. Box 4198,
Honolulu, HI 96812-4198
1031656 +EDI: AMEREXPR.COM Jul 29 2010 21:13:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
1031655 +EDI: AMEREXPR.COM Jul 29 2010 21:13:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
1031661 +EDI: BANKAMER.COM Jul 29 2010 21:13:00 Bank Of America, ATTN: BANKRUPTCY NC4-105-03-14,
Po Box 26012, Greensboro, NC 27420-6012
1031659 EDI: BANKAMER.COM Jul 29 2010 21:13:00 Bank Of America, 4060 Ogletown/stanton Rd,
Newark, DE 19713
1031660 +EDI: BANKAMER2.COM Jul 29 2010 21:13:00 Bank Of America, Po Box 1598,
Norfolk, VA 23501-1598
1031662 +EDI: CAPITALONE.COM Jul 29 2010 21:13:00 Cap One, Po Box 85520, Richmond, VA 23285-5520
1031663 +EDI: AIS.COM Jul 29 2010 21:13:00 Cap One, C/O AMERICAN INFOSOURCE, Po Box 54529,
Oklahoma City, OK 73154-1529
1031664 +EDI: CHASE.COM Jul 29 2010 21:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
1031667 +EDI: DISCOVER.COM Jul 29 2010 21:13:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
1031668 +EDI: DISCOVER.COM Jul 29 2010 21:13:00 Discover Fin Svcs Llc,
ATTENTION: BANKRUPTCY DEPARTMENT, Po Box 3025, New Albany, OH 43054-3025
1031669 +EDI: TSYS2.COM Jul 29 2010 21:13:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
1031670 +EDI: TSYS2.COM Jul 29 2010 21:13:00 Dsnb Macys, MACY'S BANKRUPTCY, Po Box 8053,
Mason, OH 45040-8053
1031676 +EDI: RMSC.COM Jul 29 2010 21:13:00 Gemb/chevron, Po Box 981400, El Paso, TX 79998-1400
1031677 +EDI: RMSC.COM Jul 29 2010 21:13:00 Gemb/chevron, ATTENTION: BANKRUPTCY, Po Box 103104,
Roswell, GA 30076-9104
1031678 +EDI: RMSC.COM Jul 29 2010 21:13:00 Gemb/qvc, Po Box 971402, El Paso, TX 79997-1402
1031683 EDI: IRS.COM Jul 29 2010 21:13:00 Internal Revenue Service, Po Box 21126,
Philadelphia, PA 19114
1031687 +EDI: URSI.COM Jul 29 2010 21:13:00 United Recovery Systems, 5800 North Course Dr,
Houston, TX 77072-1613

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

1031672 ##+Experian, Po Box 2104, Allen, TX 75013-9504

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0975-1
Case: 10-02331

User: joni
Form ID: b9a

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Total Noticed: 35

Date Rcvd: Jul 29, 2010

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.